



MAKE IT YOUR MISSION

to Heal and Care for Veterans

Total Rewards of
VA Employment

PSYCHOLOGY CAREERS



Because I care,

I will act with high moral principle; adhere to the highest professional standards; maintain the trust and confidence of all with whom I engage.

Because I care,

I will work diligently to serve Veterans and other beneficiaries; be driven by an earnest belief in VA's mission; fulfill my individual responsibilities and organizational responsibilities.

Because I care,

I will be truly veteran-centric by identifying, fully considering, and appropriately advancing the interests of Veterans and other beneficiaries.

Because I care,

I will treat all Veterans and other beneficiaries with dignity and respect. I will show respect to each other.

Because I care,

I will strive to improve quality and enhance commitment to high standards of care, seeking to be the best at what we do.

Because I care,

I will strive to improve quality and enhance commitment to high standards of care, seeking to be the best at what we do.

CONTENTS



CHOOSE VA

1 For the Mission

As a psychologist at the U.S. Department of Veterans Affairs, you have more than a job — you have a mission to serve Veterans who've borne the battle with honor.

2 For the Compensation

Earn a competitive salary as you pursue excellence in healthcare for Veterans.

3 For the Coverage

Rest easy knowing that VA has you and your family covered.

4 For the Education and Growth Opportunities

Start your career at VA and benefit from opportunities to build your skills throughout your tenure.

5 For the Retirement Benefits

Get ready for life after VA service with Social Security, a pension and Thrift Savings Plan.

6 For the Rewards

As a VA psychologist, you serve with dedicated colleagues and are rewarded with a strong support system.



CHOOSE VA for the Mission

As a psychologist at the U.S. Department of Veterans Affairs (VA), you have more than a job — you have a mission to serve Veterans who’ve borne the battle with honor. In carrying out this mission, you’ll discover a career with competitive pay, opportunities for growth and mobility, a wealth of benefits and rich rewards.

At VA, you are part of a dynamic team of thousands of medical professionals helping our hospitals outperform the private sector.

Mental Health at VA focuses on recovery and care that empowers Veterans and their families to take charge of their wellbeing and pursue fuller lives. From counseling to emergency services, VA psychologists do what it takes to help Veterans reclaim their mental and emotional freedom. By working for the VA, psychologists have the opportunity to provide clinical care, advance their education, mentor and be mentored, become a principal investigator, provide training and move into executive roles.

From your start as a psychologist in VA through retirement, you receive competitive pay and generous benefits that add to the satisfaction of a career based on giving back to those who have given so much to our Nation.

No matter where or how you serve as a psychologist at VA, support is there so you can focus on what matters most: the mission to heal and care for Veterans so they can thrive in life after military service.



“I am proud to be a VA psychologist. In 1993, I started a career where the pay, retirement and health benefits, and various locations have provided me the privilege to work at four facilities and advance my career path. I value the diversity of settings and assignments with opportunities in residential, inpatient and outpatient settings. I’ve participated in leadership programs, worked in both administrative and clinical positions, provided tutelage to countless trainees, received and provided coaching and mentoring, and have been well-funded for continuing education. I’m Team VA, all the way!”

— CHRISTOPHER WATSON, PHD, VHA-CM, DEPUTY ASSOCIATE CHIEF OF STAFF, BEHAVIORAL HEALTH, VA PITTSBURGH HEALTHCARE SYSTEM

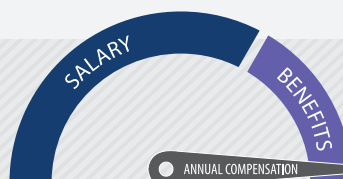


CHOOSE VA for the Compensation

Earn a competitive salary as you pursue excellence in healthcare for Veterans.

What are your total rewards for choosing a VA career as a licensed psychologist? *Let's do the math.*

SAMPLE LICENSED PSYCHOLOGIST SALARY



\$114,630 Annual Salary

+ \$ 11,024 **Value of VA health insurance premium subsidy**
(VA pays roughly 75% of premium or an average of \$424 per pay period)

+ \$ 7,107 **Social Security paid by VA** = 6.2% of taxable wages up to max of \$132,900 on behalf of employee¹

+ \$ 1,662 **Medicare paid by VA** = 1.45% on behalf of employee¹

+ \$ 500 **Employee Assistance Program** (free legal and medical services)¹

+ \$ 1,250 **Flexible spending account** (25% tax-free savings on \$5,000 of dependent care expenses for two children)¹

+ \$ 228 **Life insurance** (VA pays 1/3 of insurance cost for basic)¹

+ \$ 9,514 **FERS** (VA contributes 8.3% annually to FERS basic/defined benefit)¹

+ \$ 15,590 - \$21,219 **Value of annual Paid Time Off**
(13-26 days annual leave, 13 days sick leave, 10 federal holidays)

\$167,236 - \$172,865 Estimated Annual Compensation

¹ Indicates a benefit received by most federal employees.

The example salary information above is based on a GS 13 licensed psychologist

NOTE: If you choose federal health insurance programs, your taxable wages and the employer's share of the Social Security tax will be reduced accordingly. Estimates above do not include the potential for up to \$40,000 annually in student loan reimbursement, Permanent Change of Station (PCS) relocation allowance, recruitment/relocation/retention incentives, the value of free liability coverage and other payments and incentives.

Competitive salaries. At VA, you receive compensation based on your education, training, licensure, certification and experience. See how your total rewards add up (left and below).

Regular increases. Receive annual cost of living increases (when signed into federal law), within-grade or "step" increases, and when appropriate, grade increases resulting from additional credentials or promotions.

Service without strings. Whether you serve full or part time, your employment at VA is without employment contracts, noncompete clauses, restrictive covenants or other significant restrictions on outside work.

Liability Protection

VHA psychologists are covered under federal tort laws and may be defended by the United States against allegations of malpractice or negligence (38 USC 7316). The average cost of malpractice insurance in the private sector varies a great deal by occupation and other variables, ranging from \$400 to \$3,000 annually.



\$15,590 - \$21,219

Annual combined value of paid holidays, sick leave and annual leave.

Computed as hourly salary x 36-49 leave days and holidays x 8 hours per day



CHOOSE VA for the Coverage

Rest easy knowing that VA has you and your family covered.

Health insurance. With Federal Employees Health Benefits (FEHB), choose from a variety of self or family health maintenance organizations or fee-for-service health plans that all cover preexisting conditions. Your spouse, domestic partner and children under age 26 are eligible, as are children — regardless of age — who are unable to support themselves. VA pays up to 75% of health premiums, a benefit that can continue into retirement (conditions apply). Your portion of the premium is taken on a pretax basis unless you opt out.



Plans can be adjusted during annual open season from November–December. Start flexible, tax-free spending accounts for up to \$2,500 in medical expenses for individuals and up to \$5,000 in dependent care expenses.

Dental and vision insurance. Under the Federal Employees Dental and Vision Insurance Program (FEDVIP), supplemental dental and/or vision benefits are available to you and your family, including children up to age 22. FEDVIP coverage automatically continues into retirement for psychologists enrolled as employees.

Life insurance. Plan for what's next with Federal Employees Group Life Insurance (FEGLI), which is group term life insurance covering you and eligible family members. Receive this benefit with no physical exam if you elect to enroll within 60 days of being hired and get coverage that applies from your start date and continues into retirement.

Long-term care. Under the Federal Long-Term Care Insurance Program, VA psychologists can access long-term care coverage for home care, adult day care and facility care. You may be eligible to apply for long-term care insurance even if you're not enrolled in the FEHB Program.



CHOOSE VA for the Education and Growth Opportunities

Start your career at VA and benefit from opportunities to build your skills throughout your tenure.

Student loan reimbursement. If you're a psychologist hired for a specific, difficult-to-recruit direct patient care position, you may be eligible for VA's Education Debt Reduction Program ([EDRP](#)). This program offers psychologists with qualifying psychology student loans the ability to receive up to \$200,000 in student loan reimbursement over a five-year period.

Continuing education. VA is the nation's leading provider of continuing education units (CEU) credits and hours. As a VA psychologist, you can earn CEU credits at no cost.

In-person and virtual training. VA leads in clinical simulation training, with dedicated experts and state-of-the-art resources to support the learning needs of VA staff across over 170 VA medical centers and more than 1,255 sites of care.



Leadership skills development. VA provides a competitive continuum of leadership development at the local, network and national levels for employees with the potential and desire to serve in leadership positions.



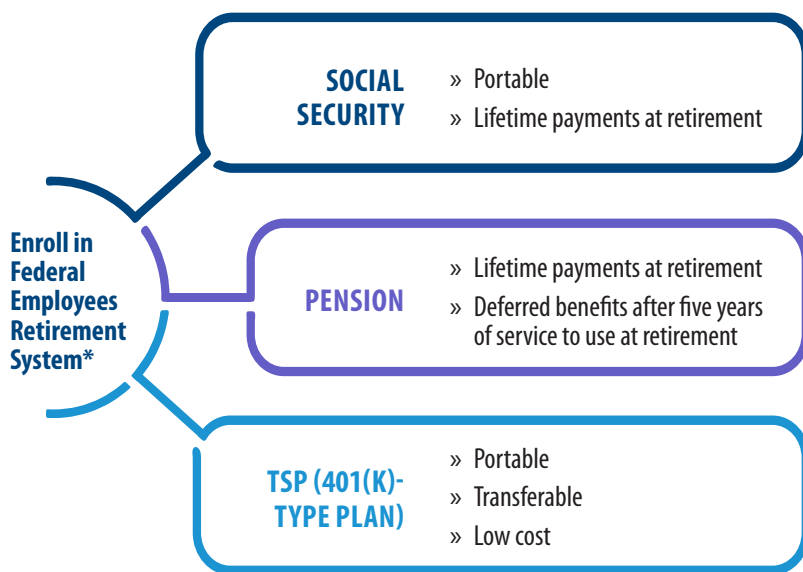
“Being a psychologist at VA has afforded me a variety of career opportunities and an extensive network of exceptional colleagues.”

— KELLY MAIERITSCH, PHD, DIRECTOR, PTSD MENTORING PROGRAM NATIONAL CENTER FOR PTSD, EXECUTIVE DIVISION



CHOOSE VA for the Retirement Benefits

Get ready for life after VA service with Social Security, a pension and Thrift Savings Plan (TSP).



*Conditions apply. See pages 6-7 for more information and www.opm.gov/retirement-services/fers-information.



Get credit for military service.

Have you earned service credits from your time in military service? Don't worry — if you move to a federal job at VA, you may carry over service time that is added to your total years of work for retirement purposes. This may increase your retirement pension payments (conditions apply).



"For me, the rewards of working for the VA go way beyond the compensation package. I was drawn to a career as a VA psychologist because I was seeking to work in an integrated health care system, where I could engage in research, training and clinical service provision. In my short time at VA, I have been impressed by the sense of community that exists across VA sites, and the shared commitment to ongoing development of quality care for Veterans. This extends to many opportunities for ongoing staff mentoring and education that I truly value. The network of VA psychologists has been a valuable source of information, mentoring and support as I have navigated various roles during my career. As a clinician, I have been fortunate to connect with providers across the country who have generously shared their wisdom, experience and knowledge with me via both one on one communication, as well as by virtue of being able to access hundreds of live training webinars, recorded sessions and other virtual learning activities to support my ongoing development."

— LEAH SQUIRES, PHD, WASHINGTON VAMC

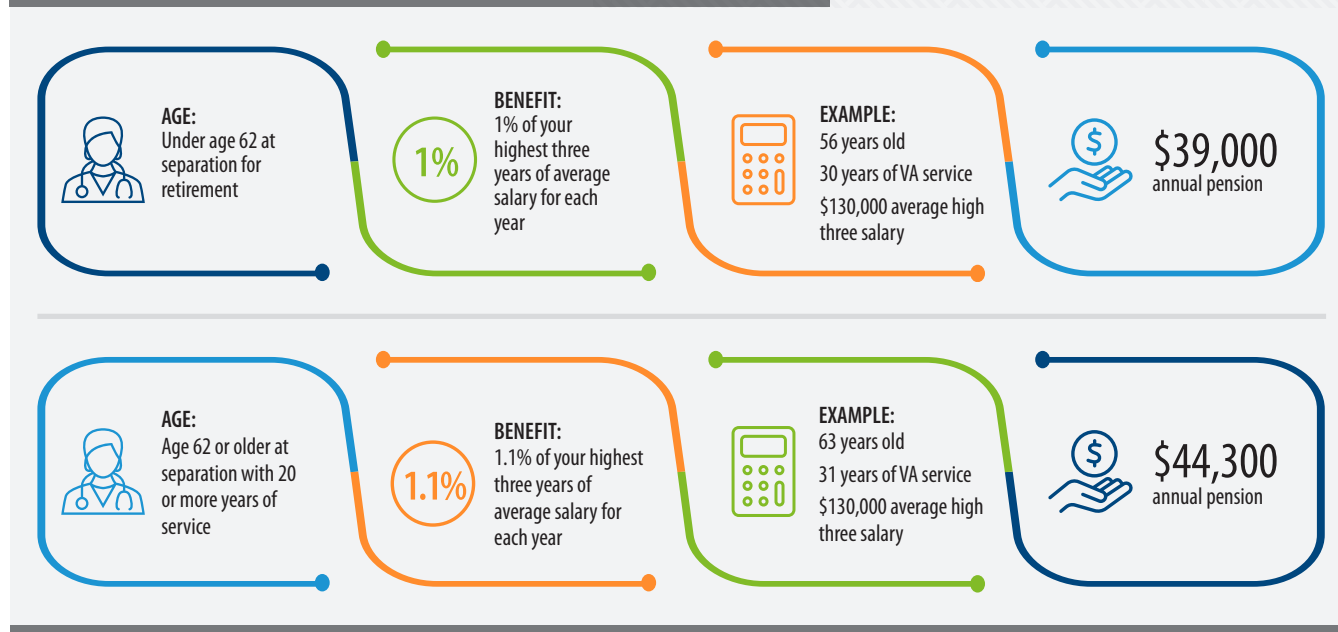
Basic/Defined Retirement Plan

Earn a generous federal pension after a long career of service to VA as a psychologist (see illustration below).

Highlights include:

- **Generous pension.** Under the federal retirement system, your future pension benefits are funded through an automatic 4.4% deduction from your salary and an 8.3% matching contribution from VA each pay period. After retirement, monthly pension annuity payments are distributed for life.
- **Vesting.** Become vested in the FERS Basic/Defined Benefit pension after only five years of creditable civilian service.
- **Long-term coverage.** Become eligible for disability retirement benefits (similar to long-term disability insurance coverage) and employee death benefits after 18 months of service.
- **Survivor benefits.** Become eligible for survivor benefits after 10 years of service.

Here are two examples of how VA may calculate your pension:



The information above is expressed in current dollars and based on the average salary for VA psychologists who have served 30 and 31 years. Many different factors impact pension amounts; for instance, unused sick leave extends your creditable service time on a day-for-day basis. Review your specific situation with a VA recruiter and follow the links in the Resources section for more information.

Thrift Savings Plan

Grow retirement funds by supplementing your pension, Social Security and other savings with the TSP (see illustration, next page).

Highlights include:

- **More savings.** TSP lets you contribute up to \$19,500 a year* to your account. That's a lot of savings for retirement.
- **Catch up at midcareer.** If you're age 50 or older, grow TSP beyond the maximum with additional "catch up" contributions of up to \$6,500 or more per year*, for a total potential contribution of \$26,000. Catch-up ceilings are regularly increased so check the TSP website for the latest information.
- **Employer matching.** Earn VA contributions right away. VA makes an automatic contribution of 1% of your salary into your TSP fund. VA also matches

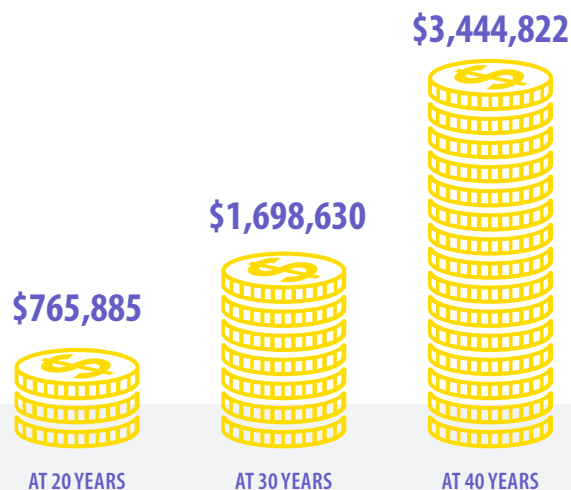
contributions dollar-for-dollar on the first 3% of your salary and 50 cents-on-the-dollar for the next 2% of your salary, for a total of up to 5% in employer contributions.

- **Vesting.** When you're "vested," you have ownership of contributions — they are yours to take with you, into the next job or retirement. You are automatically vested in your own contributions and VA's matching contributions from day one of VA employment. Employees are vested in the 1% automatic contribution after three years of VA service.
- **Low-cost, choice-based investing.** TSP features matching funds, tax-treatment options (pretax traditional/after-tax Roth), investment choices and portability so you control how much you contribute and where to invest. TSP administration fees are 25 times lower than industry averages: 40 cents for every \$1,000 invested versus the industry average of roughly \$10 for every \$1,000 invested. That's more money in your pocket to use when you retire.

Plan for a comfortable life after federal service with TSP and compound interest.

Invest \$19,500 annually toward retirement and see your savings stack up.

\$19,500 ANNUALLY → compounded by 6.5% assumed annual rate of return of a TSP fund,



Spend Time with Family and Friends with Many Days of Paid Leave

Leave Category	Full Time	Part Time
Federal Holidays	10 days	10 days*
Annual Leave (0-3 years of service)	13 days	1 hour for every 20 hours worked
Annual Leave (3-15 years of service)	20 days	1 hour for every 13 hours worked
Annual Leave (15+ years of service)	26 days	1 hour for every 10 hours worked
Annual Leave Maximum Carryover	30 days	30 days
Sick Leave	13 days	1 hour for every 20 hours worked
Sick Leave Maximum Carryover	Unlimited	Unlimited
Military Leave	15 days	Prorated
Military Leave Maximum Balance	30 days	Prorated
Paid Parental Leave**	12 weeks	Prorated (must work at least 1,250 hours per year)

*Part-time employees are entitled to federal holidays when they fall on days the employees would otherwise be required to work or take leave. This does not include overtime work.

**The National Defense Authorization Act (NDAA) provides up to 12 weeks of paid parental leave in connection with the birth, adoption or foster care placement of a child for employees covered by Family and Medical Leave Act (FMLA) provisions applicable to Federal civilian employees.

Annual Leave

As a full-time VA psychologist, you accrue 104 – 208 hours (13-26 days) of annual leave a year, depending on your years of service.





CHOOSE VA for the Rewards

As a VA psychologist, you serve with dedicated colleagues and are rewarded with a strong support system. A VA healthcare career offers you a balanced, flexible work environment focused on your unique needs.

- **Work anywhere.** With one full and unrestricted active U.S. license, you can be a psychologist at any of the 1,255 VA sites of care — by the beach, in a city or in the countryside — and take your benefits with you. Apply for an open position at VA facilities in all 50 states, the District of Columbia, Puerto Rico, Guam, American Samoa and the Philippines.
- **Take time off.** As a full-time VA psychologist, you are typically in leave tier one (36 days annual paid time off) for your first three years, leave tier two (43 days annual paid time off) from years 3 - 15 and leave tier three (49 days annual paid time off) once you reach 15 years of service. Paid annual leave, unlimited accumulated paid sick leave and 10 paid federal holidays accrue right away.
- **Relocate with ease.** Applying for work at another VA: You won't typically lose any benefits, accumulated paid leave or pay by transferring.
- **Receive assistance.** Under VA's Employment Assistance Program (EAP), get free, short-term counseling and other services to cope with the stresses of life and other issues. EAP includes:
 - » 24/7 access to and follow up with professional counselors.
 - » Counseling on legal, financial, child and elder care, mental health, identity theft and wellness issues.
 - » Community resources and referrals.
 - » Internal and external tools on EAP services.



"Being a psychologist at VA gives you the opportunity to practice at the highest level of your degree and license while utilizing all the profession-wide competencies of a health service psychologist. Working for those who have put their lives on the line for the freedoms we have makes it easy to connect to the mission of VA. In my time here, I have been able to work as a clinician, a clinical supervisor, a training director and an administrator – all while being a part of a large, yet close community of VA psychologists. There are many opportunities for teaching, supervising trainees, consultation, research and quality improvement work. Each of these roles are tied together with the thread that emphasizes the importance of being a part of a diverse workforce and working with a diverse patient population."

— JEFF BATES, PHD, ASSOCIATE DIRECTOR, ASSOCIATED HEALTH EDUCATION, OFFICE OF ACADEMIC AFFILIATIONS



Benefits, education and employment incentives

- Education support: <https://www.vacareers.va.gov/Benefits/EducationSupport>
- Employment benefits: <https://www.vacareers.va.gov/Benefits/EmploymentBenefits>
- Federal benefits: <https://www.opm.gov>

Coverage

- Liability protection explained: <https://www.vacareers.va.gov/Benefits/EmploymentBenefits/#insurance>
- Life insurance: <http://www.opm.gov/healthcare-insurance/life-insurance>

Health insurance

- Dental/vision: <http://www.opm.gov/healthcare-insurance/dental-vision>
- Federal health benefits: <http://www.opm.gov/insure/health/index.asp>
- Federal health benefits comparison tools: <https://www.opm.gov/healthcare-insurance>
- Federal insurance frequently asked questions: <http://www.opm.gov/healthcare-insurance/insurance-faqs>
- Flexible spending accounts primer: <http://www.opm.gov/healthcare-insurance/flexible-spending-accounts>
- Long-term care: <http://www.opm.gov/healthcare-insurance/long-term-care>

Retirement

- Estimate future pension benefits: [OPM's Federal Ballpark Estimate – https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/](https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/)
- Thrift Savings Plan: <https://www.tsp.gov/index.html>
- Retirement benefits: <http://www.opm.gov/retirement-services/fers-information>



V A C A R E E R S . V A . G O V



Contact human resources for specific eligibility questions and visit www.VAcareers.va.gov for general information.



Choose **VA**